
State:	Arkansas	Filing Company:	Reserve National Insurance Company
TOI/Sub-TOI:	MS02I Individual Medicare Supplement - Pre-Standardized/MS02I.000 Medicare Supplement - Pre-Standardized		
Product Name:	Pre Standard Medicare Rate Filing 2012		
Project Name/Number:	Pre Standard Medicare Rate Filing 2012/		

Filing at a Glance

Company:	Reserve National Insurance Company
Product Name:	Pre Standard Medicare Rate Filing 2012
State:	Arkansas
TOI:	MS02I Individual Medicare Supplement - Pre-Standardized
Sub-TOI:	MS02I.000 Medicare Supplement - Pre-Standardized
Filing Type:	Rate
Date Submitted:	10/18/2012
SERFF Tr Num:	RNIC-128733353
SERFF Status:	Closed-Approved-Closed
State Tr Num:	
State Status:	Approved-Closed
Co Tr Num:	
Implementation	On Approval
Date Requested:	
Author(s):	Kyle Conrad, Brenda Ingram, Julie Moore
Reviewer(s):	Stephanie Fowler (primary)
Disposition Date:	10/23/2012
Disposition Status:	Approved-Closed
Implementation Date:	

State Filing Description:

State: Arkansas
TOI/Sub-TOI: MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized
Product Name: Pre Standard Medicare Rate Filing 2012
Project Name/Number: Pre Standard Medicare Rate Filing 2012/

Filing Company: Reserve National Insurance Company

General Information

Project Name: Pre Standard Medicare Rate Filing 2012

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Brenda Ingram

Filing Description:

October 18, 2012

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 08/01/2012

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 10/23/2012

State Status Changed: 10/23/2012

Created By: Brenda Ingram

Corresponding Filing Tracking Number:

Mr. Dan Honey
Insurance Deputy Commissioner
Life and Health Division
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

Re: Reserve National Insurance Company - NAIC # 68462; FEIN# 73-0661453
Premium Rate Filing for Medicare Supplement Policy Forms MCS-82, GMC-1, MCS-86, and MCS-89.

Dear Mr. Honey:

We are submitting copies of a premium rate filing for the above-referenced pre-standard Medicare Supplement Policy. This filing constitutes the annual filing of premium rates and loss ratio projections to demonstrate that the anticipated loss ratio meets the applicable minimum requirements.

Please see the enclosed actuarial memorandum that contains all the pertinent information supporting this rate filing.

If this filing meets with your approval, please provide us with appropriate evidence thereof.

Thank you for your consideration. Please contact the undersigned by telephone at 1-800-874-1431, by fax at 405-840-3426 or by e-mail at kconrad@kemper.com if there are any questions concerning this matter.

Sincerely,

Kyle D. Conrad
Senior Vice President
and Associate Corporate Counsel

State: Arkansas
TOI/Sub-TOI: MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized
Product Name: Pre Standard Medicare Rate Filing 2012
Project Name/Number: Pre Standard Medicare Rate Filing 2012/

Filing Company: Reserve National Insurance Company

Company and Contact

Filing Contact Information

Kyle Conrad, Vice President & Associate kconrad@unitrin.com
Corporate Counsel
6100 N. W. Grand Blvd 800-874-1431 [Phone] 549 [Ext]
Oklahoma City, OK 73118

Filing Company Information

Reserve National Insurance Company	CoCode: 68462	State of Domicile: Oklahoma
601 East Britton Road	Group Code: 215	Company Type: Life and Health
Oklahoma City, OK 73114	Group Name: Reserve National	State ID Number:
(405) 848-7931 ext. 549[Phone]	FEIN Number: 73-0661453	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	AR Filing Fee
Per Company:	No

Company	Amount	Date Processed	Transaction #
Reserve National Insurance Company	\$50.00	10/18/2012	64014226

SERFF Tracking #:	RNIC-128733353	State Tracking #:	Company Tracking #:
State:	Arkansas	Filing Company:	Reserve National Insurance Company
TOI/Sub-TOI:	MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized		
Product Name:	Pre Standard Medicare Rate Filing 2012		
Project Name/Number:	Pre Standard Medicare Rate Filing 2012/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	10/23/2012	10/23/2012

SERFF Tracking #:	RNIC-128733353	State Tracking #:	Company Tracking #:
State:	Arkansas	Filing Company:	Reserve National Insurance Company
TOI/Sub-TOI:	MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized		
Product Name:	Pre Standard Medicare Rate Filing 2012		
Project Name/Number:	Pre Standard Medicare Rate Filing 2012/		

Disposition

Disposition Date: 10/23/2012

Implementation Date:

Status: Approved-Closed

Comment: We have approved this rate filing; no increase was requested nor approved.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Reserve National Insurance Company	0.000%	0.000%	\$0	58	\$190,652	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Exhibits	Approved-Closed	No
Supporting Document	NW Exhibits	Approved-Closed	No
Rate	Rates	Approved-Closed	Yes

SERFF Tracking #:	RNIC-128733353	State Tracking #:	Company Tracking #:
State:	Arkansas	Filing Company:	Reserve National Insurance Company
TOI/Sub-TOI:	MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized		
Product Name:	Pre Standard Medicare Rate Filing 2012		
Project Name/Number:	Pre Standard Medicare Rate Filing 2012/		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	10.000%
Effective Date of Last Rate Revision:	08/15/2010
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Reserve National Insurance Company	0.000%	0.000%	\$0	58	\$190,652	0.000%	0.000%

State:	Arkansas	Filing Company:	Reserve National Insurance Company
TOI/Sub-TOI:	MS021 Individual Medicare Supplement - Pre-Standardized/MS021.000 Medicare Supplement - Pre-Standardized		
Product Name:	Pre Standard Medicare Rate Filing 2012		
Project Name/Number:	Pre Standard Medicare Rate Filing 2012/		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information		Attachments
1	Approved-Closed 10/23/2012	Rates	MCS-82, GMC-1, MCS-86, MCS-89	Revised	Previous State Filing Number:	RNIC-126628220	AR Current Rates.pdf
					Percent Rate Change Request:		

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Medicare Supplement Policy
Issue-Age Rated Premiums
Guaranteed Renewable For Life

Form MCS-82

Arkansas

Current Rates

Plan I

Issue Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$340.35	\$313.10	\$1,000.65	\$1,980.85	\$3,757.45
70-74	340.35	313.10	1,000.65	1,980.85	3,757.45
75-79	340.35	313.10	1,000.65	1,980.85	3,757.45
80-84	340.35	313.10	1,000.65	1,980.85	3,757.45
85+	340.35	313.10	1,000.65	1,980.85	3,757.45

Plan II

Issue Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$307.25	\$282.65	\$903.30	\$1,788.20	\$3,392.05
70-74	307.25	282.65	903.30	1,788.20	3,392.05
75-79	307.25	282.65	903.30	1,788.20	3,392.05
80-84	307.25	282.65	903.30	1,788.20	3,392.05
85+	307.25	282.65	903.30	1,788.20	3,392.05

Plan III

Issue Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$171.85	\$158.10	\$505.25	\$1,000.15	\$1,897.20
70-74	171.85	158.10	505.25	1,000.15	1,897.20
75-79	171.85	158.10	505.25	1,000.15	1,897.20
80-84	171.85	158.10	505.25	1,000.15	1,897.20
85+	171.85	158.10	505.25	1,000.15	1,897.20

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Medicare Supplement Policy
Step Rated Premiums
Guaranteed Renewable For Life

Form GMC-1

Arkansas

Current Rates

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$330.60	\$304.15	\$971.95	\$1,924.10	\$3,649.80
70-74	330.60	304.15	971.95	1,924.10	3,649.80
75-79	330.60	304.15	971.95	1,924.10	3,649.80
80-84	330.60	304.15	971.95	1,924.10	3,649.80
85+	330.60	304.15	971.95	1,924.10	3,649.80
Dis	392.40	361.00	1,153.65	2,283.75	4,332.10

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$353.75	\$325.45	\$1,040.05	\$2,058.85	\$3,905.40
70-74	353.75	325.45	1,040.05	2,058.85	3,905.40
75-79	353.75	325.45	1,040.05	2,058.85	3,905.40
80-84	353.75	325.45	1,040.05	2,058.85	3,905.40
85+	353.75	325.45	1,040.05	2,058.85	3,905.40
Dis	420.00	386.40	1,234.80	2,444.40	4,636.80

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Medicare Supplement Policy
Step Rated Premiums
Guaranteed Renewable For Life

Form MCS-86

Arkansas

Current Rates

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$289.50	\$266.35	\$851.15	\$1,684.90	\$3,196.10
70-74	289.50	266.35	851.15	1,684.90	3,196.10
75-79	289.50	266.35	851.15	1,684.90	3,196.10
80-84	289.50	266.35	851.15	1,684.90	3,196.10
85+	289.50	266.35	851.15	1,684.90	3,196.10
Dis	338.85	311.75	996.20	1,972.10	3,740.90

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$309.90	\$285.10	\$911.10	\$1,803.60	\$3,421.30
70-74	309.90	285.10	911.10	1,803.60	3,421.30
75-79	309.90	285.10	911.10	1,803.60	3,421.30
80-84	309.90	285.10	911.10	1,803.60	3,421.30
85+	309.90	285.10	911.10	1,803.60	3,421.30
Dis	362.65	333.65	1,066.20	2,110.60	4,003.65

RESERVE NATIONAL INSURANCE COMPANY

Oklahoma City, Oklahoma
Medicare Supplement Policy
Step Rated Premiums
Guaranteed Renewable For Life

Form MCS-89

Arkansas

Current Rates

Non-Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$258.45	\$237.80	\$759.85	\$1,504.20	\$2,853.30
70-74	258.45	237.80	759.85	1,504.20	2,853.30
75-79	258.45	237.80	759.85	1,504.20	2,853.30
80-84	258.45	237.80	759.85	1,504.20	2,853.30
85+	258.45	237.80	759.85	1,504.20	2,853.30
Dis	310.60	285.75	913.15	1,807.70	3,429.00

Smokers

Attained Age	Regular Monthly	Bank Draft Monthly	Quarterly	Semi-Annual	Annual
65-69	\$276.35	\$254.25	\$812.45	\$1,608.35	\$3,050.90
70-74	276.35	254.25	812.45	1,608.35	3,050.90
75-79	276.35	254.25	812.45	1,608.35	3,050.90
80-84	276.35	254.25	812.45	1,608.35	3,050.90
85+	276.35	254.25	812.45	1,608.35	3,050.90
Dis	320.05	294.45	940.95	1,862.70	3,533.35